

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Nicole Boettger  
Debtor

Case No. 22-22866-rmb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0757-2  
Date Rcvd: Sep 27, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2022:**

Recip ID	Recipient Name and Address
db	+ Nicole Boettger, 5920 South 34th Street, Greenfield, WI 53221-4726
11776915	+ Allergy and Asthma Center, 2500 North Mayfair Road, Suite 220, Wauwatosa, WI 53226-1415
11776917	+ Boost Finance, 5940 Summerhill Road, Texarkana, TX 75503-1639
11776918	+ Brigit Banking, 838 Avenue of the Americas, Floor 6, New York, NY 10001-4194
11776924	Check N Go, 3030 E St, Suite A-14, Farmington, NM 87402
11776929	+ Doctors of Physical Therapy, 8619 South Howell Avenue, Oak Creek, WI 53154-2919
11776932	+ Empower NBKC Bank, 10700 Nall Ave, Overland Park, KS 66211, Explore Credit, PO Box 260269 Atlanta, GA 31126-0269
11776933	Fedloan Servicing, PO Box 3661, Harrisburg, PA 17105-3661
11776934	+ Fingerhut Messerli and Kramer, 3033 Campus Drive, Suite 250, Plymouth, MN 55441-2662
11776935	+ Froedtert Hospital, 9200 West Wisconsin Avenue, Milwaukee, WI 53226-3596
11776936	+ GI Pathology, 3495 Hacks Cross Road, Memphis, TN 38125-8803
11776937	+ Great Lakes Anesthesiology, 10101 South 27th Street, Floor 2, Franklin, WI 53132-7209
11776938	Greenfundsgo, P.O Box 2009, Kahnawake, Quebec, J0L 1B0
11776939	+ Inbox Credit, PO Box 881, Santa Rosa, CA 95402-0881
11776940	+ Kinex Medical, 1801 Airport Rd, Suite D, Waukesha, WI 53188-2477
11776944	+ Midwest Foot and Ankle, 8153 South 27th Street, Franklin, WI 53132-9549
11776945	+ Midwest Orthopedic Specialty Hospital, 10101 South 27th Street, Franklin, WI 53132-7209
11776948	+ Orthopedic Institute of Wisconsin, 9969 South 27th Street, Franklin, WI 53132-9533
11776949	+ Pain Physicians of Wisconsin, 2500 West Layton Avenue, Milwaukee, WI 53221-5400
11776951	+ Radius Collection, 7831 Glenroy Road, Suite 250, Edina, MN 55439-3117
11776952	+ Rescue Banks, PO Box 2356, Clearlake, CA 95422-2356
11776954	+ Short Term Financial DBA AmericaCash Loan, 2400 East Devon Avenue, Des Plaines, IL 60018-4619
11776957	+ TBOMat/Atls/Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555
11776958	Uncle Warbucks, 1329 D Arena Road, Lot 110, Kahnawake Mohawk Territory, Quebec, Canada J0L 1B0
11776959	+ Wisconsin Digestive Health, 2424 South 90th Street, West Allis, WI 53227-2455

TOTAL: 25

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDFMANN.COM	Sep 28 2022 03:13:00	Douglas F. Mann, Douglas F. Mann, Trustee, 2645 N Mayfair Rd Suite 210, Ste 210, 53226, Wauwatosa, WI 53226-1304
cr	+ EDI: RMSC.COM	Sep 28 2022 03:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11776916	EDI: APPLIEDBANK.COM	Sep 28 2022 03:13:00	Applied Bank, 601 Delaware Ave, Wilmington, DE 19801
11789456	+ Email/Text: bankruptcy@af247.com	Sep 27 2022 23:19:00	Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351
11776913	+ Email/Text: backoffice@affirm.com	Sep 27 2022 23:19:00	Affirm, 650 California Street, 12th Floor, San Francisco, CA 94108-2716
11776914	+ Email/Text: bankruptcynotices@afterpay.com	Sep 27 2022 23:18:00	Afterpay, 760 Market Street, Floor 2, San Francisco, CA 94102-2402

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11776921	EDI: CAPITALONE.COM	Sep 28 2022 03:13:00	Capital One, PO Box 85520, Richmond, VA 23285
11776919	+ EDI: CAPITALONE.COM	Sep 28 2022 03:13:00	Cap1/Bass, PO Box 31293, Salt Lake City, UT 84131-0293
11776920	+ EDI: CAPITALONE.COM	Sep 28 2022 03:13:00	Cap1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
11776922	+ Email/Text: bkinfo@ccfi.com	Sep 27 2022 23:18:00	Cash Central, 5165 Emerald Parkway, Suite 100, Dublin, OH 43017, CCS/First National Bank, 500 E 60th St N 43017-1095
11776925	+ EDI: CRFRSTNA.COM	Sep 28 2022 03:13:00	Credit First N A, 6275 Eastland Rd, Brook Park, OH 44142-1399
11776926	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 27 2022 23:23:47	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
11776927	Email/Text: shalane@dave.com	Sep 27 2022 23:18:00	Dave, 1265 South Cochran Avenue, Los Angeles, CA 90019
11776928	EDI: DISCOVER.COM	Sep 28 2022 03:13:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
11776930	Email/Text: cxs-doc-access@earnin.com	Sep 27 2022 23:18:00	Earnin, 260 Sheridan Avenue, Palo Alto, CA 94306
11776931	Email/Text: operationsclerk@easypayfinance.com	Sep 27 2022 23:18:00	Easy Pay Finance, PO Box 2549, Carlsbad, CA 92018-2549
11776923	Email/Text: BNSFS@capitalsvcs.com	Sep 27 2022 23:18:00	CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104
11776941	Email/Text: customerservice.us@klarna.com	Sep 27 2022 23:18:00	Klarna Inc, 629 North High Street, Floor 300, Columbus, OH 43215-2929
11776942	Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2022 23:18:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Falls, WI 53051
11776943	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2022 23:23:48	LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281
11798070	+ Email/Text: bankruptcy@moneykey.com	Sep 27 2022 23:18:00	MoneyKey, 1000 N. West Street, Suite 1200, Wilmington, DE 19801-1058
11776946	+ Email/Text: bankruptcy@moneylion.com	Sep 27 2022 23:18:00	Moneylion Inc, PO Box 1547, Sandy, UT 84091-1547
11776947	+ Email/Text: netcreditbnc@enova.com	Sep 27 2022 23:18:52	Net Credit, 175 Jackson Blvd Suite 1, Chicago, IL 60604-2863
11776950	Email/Text: info@plazaservicesllc.com	Sep 27 2022 23:18:00	Plaza Services LLC, 110 Hammond Drive, Suite 300, Atlanta, GA 30328
11777430	+ EDI: RECOVERYCORP.COM	Sep 28 2022 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11776953	+ EDI: RMSC.COM	Sep 28 2022 03:13:00	Score Rewards, PO Box 960012, Orlando, FL 32896-0012
11776955	+ Email/Text: bankruptcy@speedyinc.com	Sep 27 2022 23:18:00	Speedy Cash, PO Box 780408, Wichita, KS 67278-0408
11776956	+ EDI: RMSC.COM	Sep 28 2022 03:13:00	Synch/PPC, Po Box 530975, Orlando, FL 32896-0001
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
Douglas F. Mann	dfmatty@aol.com dfmann@ecf.axosfs.com;dfmannlaw@gmail.com
Office of the U. S. Trustee	ustpregion11.mi.ecf@usdoj.gov

TOTAL: 2

**Information to identify the case:**

Debtor 1

Nicole Boettger

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2666

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Wisconsin

Case number: 22-22866-rmb

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole Boettger

9/26/22**By the court:** Rachel M Blise  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**